



# Important Notices



## If you do not submit your form by the due date

Participants who do not submit their form in time will automatically be enrolled in regular coverage (module B) for health insurance. If dental care coverage was in effect, it will end on January 1<sup>st</sup>, 2013.

With the exception of accidental death and dismemberment insurance, which has been replaced by critical illness insurance, life insurance and other coverage currently in effect will be renewed with no changes.

## If you are currently on leave from work

**DUE TO DISABILITY:** For health insurance, regular coverage (module B) will automatically be chosen for you and the waiver of premium will continue,

if applicable. The other coverage options will be maintained. You will have 30 days from the date of your return to work to make your coverage selections.

**ANY OTHER LEAVE:** Participants must make their coverage selections as though they were at work.

## If you are opting out of the current plan or if you want to change your coverage

Considering the scope of the proposed health insurance changes, a reversal of the opt-out will be authorized during the enrolment period from October 22 to November 2. As a result, participants who had opted out because they were covered under their spouse's group insurance plan will have the opportunity to resume insurance with La Capitale. In addition, it will also be possible to change the coverage level (individual, single-parent, couple, or family).